

**Information to identify the case:**

|  |                                  |                                |             |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1   | <u>Joshua C. Winfield</u>        | Social Security number or ITIN | xxx-xx-8260 |
|  | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2   | <u>Nicole L. Winfield</u>        | Social Security number or ITIN | xxx-xx-7825 |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |             |
| Case number: <b>20-20959-GLT</b>                                       |                                  |                                |             |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joshua C. Winfield

Nicole L. Winfield

7/29/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joshua C. Winfield  
 Nicole L. Winfield  
 Debtors

Case No. 20-20959-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jul 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2020.

|          |  |
|----------|--|
| db/jdb   | +Joshua C. Winfield, Nicole L. Winfield, 947 Lindberg Avenue, Homestead, PA 15120-2921                       |
| cr       | +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 15216907 | +First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401   |
| 15229364 | +First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401                     |
| 15229365 | Nissan-Infinity LT, PO Box 660366, Dallas, TX 75266-0366   |
| 15229367 | +Pitts Fire F, 1200 N 7th St., Harrisburg, PA 17102-1419   |
| 15229372 | +The Home Depot, 5800 South Corporate Place, Sioux Falls, SD 57108-5027                                      |
| 15229373 | +USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860   |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|          |   |
|----------|---|
| tr       | +EDI: QRSHEARER.COM Jul 30 2020 07:53:00 Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109  |
| smg      | E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 30 2020 04:16:51 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 30 2020 04:16:51 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr       | +E-mail/Text: kburkley@bernsteinlaw.com Jul 30 2020 04:17:31 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr       | +EDI: PRA.COM Jul 30 2020 07:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 15229356 | E-mail/Text: ebn@americollect.com Jul 30 2020 04:17:16 Americollect, Inc., 1851 S. Alverno Road, Manitowoc, WI 54220  |
| 15229357 | EDI: CAPITALONE.COM Jul 30 2020 07:53:00 Capital One, P.O. Box 71083, Charlotte, NC 28272-1083  |
| 15229358 | +EDI: CAPITALONE.COM Jul 30 2020 07:53:00 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281   |
| 15229359 | +EDI: CAPITALONE.COM Jul 30 2020 07:53:00 Capital One/Walmart, P.O. Box 30281, Salt Lake City, UT 84130-0281  |
| 15229360 | +E-mail/Text: bankruptcy@firstenergycorp.com Jul 30 2020 04:17:12 Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303                      |
| 15229361 | +EDI: WFNNB.COM Jul 30 2020 07:53:00 Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789  |
| 15229362 | +EDI: WFNNB.COM Jul 30 2020 07:53:00 Comenity/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  |
| 15229363 | +E-mail/PDF: creditonebknofications@resurgent.com Jul 30 2020 04:19:23 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872  |
| 15229366 | +EDI: AGFINANCE.COM Jul 30 2020 07:53:00 OneMain, P.O. Box 1010, Evansville, IN 47706-1010  |
| 15229368 | +E-mail/Text: bankruptcyteam@quickenloans.com Jul 30 2020 04:17:20 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906  |
| 15229369 | +EDI: RMSC.COM Jul 30 2020 07:53:00 SYNCB/Care Credit, C/O PO Box 965036, Orlando, FL 32896-0001  |
| 15229370 | +EDI: RMSC.COM Jul 30 2020 07:53:00 SYNCB/Old Navy, PO Box 530943, Atlanta, GA 30353-0943   |
| 15217659 | +EDI: RMSC.COM Jul 30 2020 07:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 15229371 | +EDI: WTRRN BANK.COM Jul 30 2020 07:53:00 TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470  |
| 15229374 | +EDI: VERIZONCOMB.COM Jul 30 2020 07:53:00 Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051   |

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|      |  |
|------|--|
| cr   | Nissan Motor Acceptance Corporation                      |
| aty* | +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109 |

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Jul 29, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nissan Motor Acceptance Corporation  
bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Matthew M. Herron on behalf of Debtor Joshua C. Winfield mmh@thedebedtactors.com,  
hgs@thedebedtactors.com;alb@thedebedtactors.com  
Matthew M. Herron on behalf of Joint Debtor Nicole L. Winfield mmh@thedebedtactors.com,  
hgs@thedebedtactors.com;alb@thedebedtactors.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com;rspclaw@gmail.com  
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,  
rshearer@ecf.axosfs.com;rspclaw@gmail.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8